

FAQ SERUAN ISTITO'AH – HAJJ READINESS PLAN

BIL.	SOALAN	JAWAPAN
1.	What is Seruan Istito'ah?	Seruan Istito'ah is introduced as a Hajj Readiness Plan to help depositors prepare to perform hajj in an easier, simpler and smoother way. Through this plan, TH introduces Automatic Hajj Queue Eligibility , the minimum savings requirement of RM15,000 and Tabung Istito'ah to help depositors build their hajj savings in a more structured and disciplined manner.
2.	What is Automatic Hajj Queue Eligibility?	Hajj queue eligibility is granted automatically when a depositor reaches minimum savings of RM15,000 with TH , without the need to register for hajj manually.
3.	Does manual hajj registration still exist?	No. All manual hajj registration methods through TH branch counters, TH Strategic Partner Banks, THiJARI and the EPF hajj registration scheme will be replaced by the Automatic Hajj Queue Eligibility system.
4.	Does this system cut the queue of existing depositors who registered earlier?	No. TH still maintains the “ first come, first served ” concept based on the date and time of hajj registration, subject to compliance with the minimum savings requirement of RM15,000 in the TH account.
5.	Why is RM15,000 set for obtaining Hajj Queue Eligibility?	RM15,000 is set to measure depositors' level of savings readiness in achieving financial istito'ah to perform hajj. This amount is also the current year's basic hajj payment rate for the B40 group. This step also recognises the efforts of depositors who make consistent preparations.
6.	What is Multi Tabung?	Multi Tabung is a TH initiative to create two (2) funds, namely the Tabung Am and the Tabung Istito'ah , within one TH depositor account to meet various different savings purposes and goals.
7.	What are these funds?	The Tabung Am is a fund for savings and withdrawal transactions to meet depositors' daily financial needs as usual. Tabung Istito'ah is a fund to help depositors develop savings discipline and serve as a financial readiness

		benchmark to obtain Automatic Hajj Queue Eligibility .
8.	Are the Tabung Am and Tabung Istito'ah account numbers different?	Each depositor has only one TH account . There is no change in account number or new special number for the Tabung Am and Tabung Istito'ah.
9.	Will all TH depositors automatically have 2 funds?	Yes . All TH depositors, including holders of adult accounts and children's accounts , will automatically have two (2) funds .
10.	What are the features of the Tabung Am?	The features of the Tabung Am are as follows: 1. It is the main fund for all TH depositors. 2. It supports all savings activities and withdrawals as currently practised. 3. It must maintain at least RM5.00 at all times.
11.	What are the features of the Tabung Istito'ah?	For depositors who have NOT performed hajj: 1. It is a fund that helps depositors save in a disciplined manner to obtain Automatic Hajj Queue Eligibility. 2. Savings into the Tabung Istito'ah can only be made through transfers from the Tabung Am, either via TH counters or THiJARI. 3. Transfers from the Tabung Istito'ah to the Tabung Am are subject to a T+10 day period, based on calendar dates including holidays, and can be done via TH counters or THiJARI. For depositors who HAVE performed hajj: 1. It can be used to achieve various financial goals, such as education savings, marriage, emergencies and retirement. 2. It encourages a more structured, consistent and disciplined savings practice to achieve the goals set. 3. Savings into the Tabung Istito'ah can only be made through transfers from the Tabung Am. 4. Transfers from the Tabung Istito'ah to the Tabung Am are subject to a T+10 day period

		(based on calendar dates including holidays), and can be done via TH counters or THiJARI.
12.	How do the Tabung Am and Tabung Istito'ah basically function?	The Tabung Am and Tabung Istito'ah function as follows: 1. All savings transactions, such as cash savings, salary deductions and Direct Debit, will be credited into the Tabung Am. 2. Savings into the Tabung Istito'ah can only be made through transfers from the Tabung Am only, either via TH counters or THiJARI. 3. Depositors may voluntarily transfer savings with no amount limit from the Tabung Am to the Tabung Istito'ah for hajj savings purposes or other financial goals. 4. Withdrawals from the Tabung Am can be made immediately. 5. Withdrawals from the Tabung Istito'ah must first be transferred to the Tabung Am and are subject to a T+10 day period. 6. For depositors who have achieved the minimum savings of RM15,000, TH will carry out an automatic transfer of up to RM14,995 from the Tabung Am to the Tabung Istito'ah for the purpose of obtaining Automatic Hajj Queue Eligibility, in accordance with the conditions set by TH.
13.	Why was Multi Tabung introduced?	Multi Tabung was introduced to encourage depositors to: 1. Make hajj savings preparations more easily and systematically; 2. Practise more disciplined and goal-oriented savings; 3. Separate savings according to purpose and need; and 4. Strengthen the principle of istito'ah or financial capability in performing hajj.
14.	Does this mean withdrawals will become more difficult	The implementation of Multi Tabung will help depositors manage their savings in a more organised manner and encourage more disciplined financial

	with the implementation of Multi Tabung?	planning to achieve the desired savings goals.
15.	I have performed hajj. What are the advantages of this Tabung Istito'ah?	The Tabung Istito'ah is not only for hajj savings purposes, but can also be used for other savings purposes such as education, emergencies, retirement and other financial goals in a disciplined manner. The T+10 day withdrawal period helps depositors practise savings discipline to achieve various desired financial goals.
16.	How will Multi Tabung be implemented for existing depositors?	<u>Group 1 (BH1) — Registered for hajj:</u> 1. TH will transfer RM1,300 to the Tabung Istito'ah, and this amount must be maintained in the Tabung Istito'ah. 2. Depositors must top up their savings to at least RM15,000 in their TH account by 31 December 2028 at the latest to maintain hajj queue eligibility. <u>Group 2 (BH2) — Registered for hajj through EPF</u> 1. TH will transfer RM5 from the Tabung Am to the Tabung Istito'ah, and this amount must be maintained in the Tabung Istito'ah. 2. Depositors must top up their savings to at least RM15,000 in their TH account by 31 December 2028 at the latest to maintain hajj queue eligibility. <u>Group 3 (BH3) — Not registered for hajj, savings balance of RM15,000 and above</u> 1. Existing depositors with no hajj registration but who have savings of RM15,000 and above will receive an email notification from TH informing them that their savings are sufficient and that they will be given Automatic Hajj Queue Eligibility. 2. Depositors must maintain a minimum balance of RM15,000 at all times for a period of one (1) month from the notification date. 3. TH will transfer RM14,995 to the Tabung Istito'ah.

		4. Depositors must maintain minimum savings of RM15,000 in their TH account at all times to remain in the hajj queue. <u>Group 4 (BH4) — Not registered for hajj, savings balance below RM15,000</u> 1. Depositors have not yet reached the minimum savings amount of RM15,000 to receive Automatic Hajj Queue Eligibility. 2. If the total savings balance in the TH account reaches RM15,000, depositors will receive an email from TH informing them that their savings are sufficient and that they must maintain a minimum balance of RM15,000 at all times for a period of one (1) month from the notification date. 3. TH will transfer RM14,995 to the Tabung Istito'ah. 4. The merit of hajj queue eligibility is based on the date the depositor reaches RM15,000 in the TH account. 5. Depositors must maintain minimum savings of RM15,000 in their TH account at all times to remain in the hajj queue. Group 5 (Hajj Alumni) — Have performed hajj Depositors may voluntarily add savings to the Tabung Istito'ah by transferring savings from the Tabung Am to the Tabung Istito'ah through THiJARI or by visiting a TH branch counter for a specific purpose or goal. Depositors are not eligible to obtain a hajj queue even if their savings balance is sufficient at RM15,000.
17.	Does this mean I cannot use my savings in the Tabung Istito'ah?	Depositors can still use the savings in the Tabung Istito'ah by applying for a transfer to the Tabung Am, which is subject to a T+10 day period. Applications through TH counters are for depositors whose withdrawal will cause the balance in the Tabung Istito'ah to fall below RM14,995 and result in the loss of hajj queue eligibility. Applications through THiJARI are for depositors:

		1. Who still have a balance exceeding RM14,995 in the Tabung Istito'ah after withdrawal; or 2. Who do not yet have hajj queue eligibility because the balance in the Tabung Istito'ah is less than RM14,995.
18.	Can depositors apply not to receive Automatic Hajj Queue Eligibility even if the Tabung Istito'ah savings balance exceeds RM15,000?	Yes, depositors must make an Opt Out application at a TH branch counter. Applications to transfer from the Tabung Istito'ah to the Tabung Am are still subject to T+10 days.
19.	I am not interested in obtaining Automatic Hajj Queue Eligibility but wish to continue saving with TH. What should I do?	Depositors must come in and submit an application at a TH counter to be removed (Opt Out) from the Automatic Hajj Queue Eligibility system.
20.	Please explain the Opt Out and Opt In process.	Opt Out is an application to stop the process of obtaining Automatic Hajj Queue Eligibility even when savings reach RM15,000 in the TH account. This application can only be made at TH counters. To regain Automatic Hajj Queue Eligibility, depositors must submit an Opt In application again. Opt In is an application to regain Automatic Hajj Queue Eligibility. This application can be made through TH counters or THiJARI.
21.	I have opted out and would like to obtain Automatic Hajj Queue Eligibility again. What should I do?	Depositors may submit an application to regain Automatic Hajj Queue Eligibility (Opt In) through TH counters or THiJARI .
22.	What will happen after 31 December 2028?	Starting 1 January 2029, hajj queue eligibility will be reorganised based on compliance with the minimum savings requirement of RM15,000 in the TH account. Depositors who maintain RM15,000 in their TH account will have the opportunity to obtain hajj queue eligibility earlier, replacing depositors who do not

		reach RM15,000 requirement savings by 31 December 2028. Depositors can check through THiJARI .
23.	What does total balance and available balance mean?	Total balance means the total savings amount (Tabung Am + Tabung Istito'ah) of the depositor in the TH account. Available balance means the savings amount in the Tabung Am that can be withdrawn/transferred after deducting all amounts that must be maintained. Depositors can check their available balance through THiJARI or at TH counters. Displays at ATMs and Internet Banking of TH Strategic Partners only show the total savings balance and not the available balance.
24.	Are there any charges for transfers from the Tabung Am to the Tabung Istito'ah or vice versa?	There are no charges. TH does not impose any charges for transfers between the Tabung Am and the Tabung Istito'ah
25.	Is there a maximum withdrawal limit for the Tabung Am after the implementation of Multi Tabung?	No. The maximum withdrawal limit through existing channels remains unchanged , subject to the terms and conditions set by TH .
26.	Will there be any impact on zakat calculation due to the existence of the Tabung Am and Tabung Istito'ah?	No. Zakat calculation remains the same according to TH's existing policy.
27.	The transfer period from the Tabung Istito'ah to the Tabung Am is T+10 days. Is this period calculated based on working days, according to the Federal Territory calendar, excluding weekends and public holidays?	Transfers of money from the Tabung Istito'ah to the Tabung Am are T+10 days based on calendar dates, including public holidays.
28.	I have just opened a TH account. Can I immediately transfer to	You may transfer RM14,995 to the Tabung Istito'ah through THiJARI and will receive Automatic Hajj Queue Eligibility on the following day .

	the Tabung Istito'ah to qualify for the hajj queue?	
29.	Can transfer transactions be carried out from a depositor's account to the account of a child under their care or a third-party account, or vice versa?	Yes. Such transfer transactions can only be made from the Tabung Am .
30.	Is there a limit on the number of transactions for transfers from the Tabung Istito'ah to the Tabung Am? For example, only 3 times a month or otherwise.	There is no limit on the number of transactions.
31.	What is the maximum savings amount in the Tabung Istito'ah?	There is no savings limit in the Tabung Istito'ah.
32.	How is Profit Distribution calculated when Multi Tabung is introduced, and does it differ between the Tabung Am and the Tabung Istito'ah?	The Profit Distribution calculation remains the same as currently practised, based on the average of the lowest monthly savings balance throughout the financial year, January to December, multiplied by the announced percentage rate. Profit Distribution will be credited to both funds according to the percentage of savings balance as at 31 December of the financial year. Example balance as at 31 December: If the total Profit Distribution received is RM1,000 and the savings percentage as at 31 December of the financial year is 30% in the Tabung Am and 70% in the Tabung Istito'ah, the Profit Distribution credited to the Tabung Am will be RM300 and to the Tabung Istito'ah will be RM700.
33.	Does each fund have different nominees?	No. The nominee for each account depends on the nominee registered for that TH account.

34.	Does Hibah Amanah Registration apply to the Tabung Am only or to both funds?	Hibah Amanah Registration applies to both funds based on the Hibah Amanah nominee record for that TH account.
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